

# Steps for Employers to Enroll in the SHOP Marketplace

Small business employers with 100 or fewer full-time equivalent employees (FTEs) can visit HealthCare.gov to apply for health coverage any time during the year.

If your business is in a state **that isn't** running its own SHOP Marketplace, use HealthCare.gov to enroll. Select APPLY NOW for your state, then follow the steps below.

If your business is in a state **that's** running its own SHOP Marketplace, follow your state's application and enrollment process. Visit the [small business employer's page](#) on HealthCare.gov and select your state from the drop down menu.

## 1

### Create an account

- Create username and password on HealthCare.gov.
- Create security questions.
- Complete profile.
- Verify identity.
- Assign an agent or broker to your account to complete remaining steps (optional).

## 2

### Verify eligibility

- Enter employer and contact information.
- Verify you meet all SHOP Marketplace requirements.
- Enter employee information.
- Review and sign application.
- Get an eligibility confirmation.

## 3

### Create enrollment criteria

- Set enrollment period.
- Set the effective date of coverage.
- Select new employee waiting period.
- Decide how to offer coverage.
- Set your premium contribution.
- Select coverage.

## 4

### Enroll employees

- Tell employees about coverage offer.
- Track employee participation.

## 5

### Submit application

- Review your application.
- Sign the SHOP Marketplace user agreement.
- Submit application.
- Pay your first month's premium.

